

Information to identify the case:

Debtor 1 Rosa Testino
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8687**
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-34243-JKS**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rosa Testino

3/24/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rosa Testino
 Debtor

Case No. 16-34243-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db	+Rosa Testino, 32 Amherst Court, Hamburg, NJ 07419-1345
516561506	+Antonio Testino, 32 Amherst Court, Hamburg, NJ 07419-1345
516561511	+Heritage Lakes at the Quarry Condo Assoc, c/o Herrick, Feinstein, LLP, 20 Carnegie Center, Princeton, NJ 08540
516561510	+Heritage Lakes at the Quarry Condo Assoc, c/o Comet Management Co., LLC, 106 Quarry Road, Suite F, Hamburg, NJ 07419-1341
516561512	+Hill Wallack LLP, PO Box 5226, Princeton, NJ 08543-5226
516561513	+Lab Corp., PO Box 2240, Burlington, NC 27216-2240
516561514	+Pathline, PO Box 309, Ramsey, NJ 07446-0309
516561515	+Phelan Hallinan & Diamond, P.C., 400 Fellowship Rd., Suite 100, Mt. Laurel, NJ 08054-3437
516561516	+Specialized Loan Servicing, PO Box 636005, Littleton, CO 80163-6005
516561518	+Wells Fargo Home Mortgage, PO Box 10328, Des Moines, IA 50306-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Mar 24 2017 18:36:32	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 24 2017 18:36:31	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516561504	+EDI: RMCB.COM Mar 24 2017 18:38:00	AMCA, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
516561505	+EDI: WFFC.COM Mar 24 2017 18:38:00	America's Servicing Co., PO Box 10335, Des Moines, IA 50306-0335
516561507	+EDI: CCS.COM Mar 24 2017 18:38:00	Credit Collection Services, Two Wells Ave., Newton, MA 02459-3246
516561508	+EDI: DCI.COM Mar 24 2017 18:38:00	Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
516561509	+E-mail/Text: banko@berkscredit.com Mar 24 2017 18:36:26	GSH Medical Care PC, c/o Berks Credit & Collections, 900 Corporate Dr., Reading, PA 19605-3340
516561517	+EDI: NEXTEL.COM Mar 24 2017 18:38:00	Sprint, Customer Service, PO Box 8077, London, KY 40742-8077

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2017 at the address(es) listed below:

Elizabeth K. Holdren	on behalf of Creditor	Heritage Lakes at the Quarry Condominium Association, Inc. eak@hillwallack.com, fkm@hillwallack.com; jhanley@hillwallack.com
John Sywilok	sywilokattorney@sywilok.com, nj26@ecfcbis.com	
Stephen B. McNally	on behalf of Debtor Rosa Testino	steve@mcnallylawllc.com, sue@mcnallylawllc.com
U.S. Trustee.	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 4